

## UPDATING YOUR ADDRESS WITH THE DIVISION:

**It is critical to notify DMV when your address changes in order to receive notifications of any type from the DMV, for both your driver's license and vehicle registration.**

If DMV requests insurance information, you are required to respond. Failure to do so will result in the suspension of your driver's license and revocation of your vehicle registration plate.

## WATCH FOR YOUR (NAIC) NUMBER

By January 1, 2014, all insurance companies will list the NAIC number on the (WV-1) Insurance Certificates.

The 5 digit NAIC (National Association of Insurance Commissioners) number identifies your insurance company.

Please list this number on any vehicle registration transaction with the DMV. You will see a field for the NAIC number on all registration forms in the future.

You must have a West Virginia insurance policy and your company must be licensed to sell insurance in this state.

To check if an insurance company is licensed in West Virginia, you may contact the **West Virginia Insurance Commission at 1-888-879-9842 or [wvinsurance.gov](http://wvinsurance.gov).**



## SUSPENSION OF VEHICLE REGISTRATION PLATE

If you fail to show proof of insurance during a notice for verification of coverage, the vehicle registration plate will be suspended. The reinstatement fee is \$100.00, plus proof of insurance for all vehicles currently registered. If DMV sends a State Police secure order to pick up the plate, an additional fee of \$50.00 will be assessed.

**FILING OF FALSE OR FRAUDULENT INSURANCE INFORMATION WILL RESULT IN A MANDATORY 90-DAY SUSPENSION OF YOUR DRIVER'S LICENSE, REVOCATION OF YOUR VEHICLE REGISTRATION AND POSSIBLE CRIMINAL PROSECUTION THAT CARRIES A FINE OF NOT MORE THAN \$1,000 AND JAIL TIME NOT TO EXCEED ONE YEAR.**

All insurance questions and reinstatement transactions may be handled by mail or in person at our Driver Services window at the "Shops at Kanawha" location on MacCorkle Avenue, from 8:30 am to 5:00 pm, Monday - Friday (excluding state holidays).

Regional DMV offices are not authorized or equipped to provide driver's license reinstatement requirements.

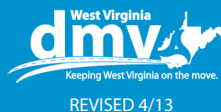
Credit card transactions may be made by telephone for payment of reinstatement fees between the hours of 8:30 a.m. and 4:00 p.m. daily (excluding state holidays) by calling 1(304) 926-3802.

**You may obtain forms or a driving record at any DMV regional office. You may also monitor the status of your driver's license and obtain forms by :**

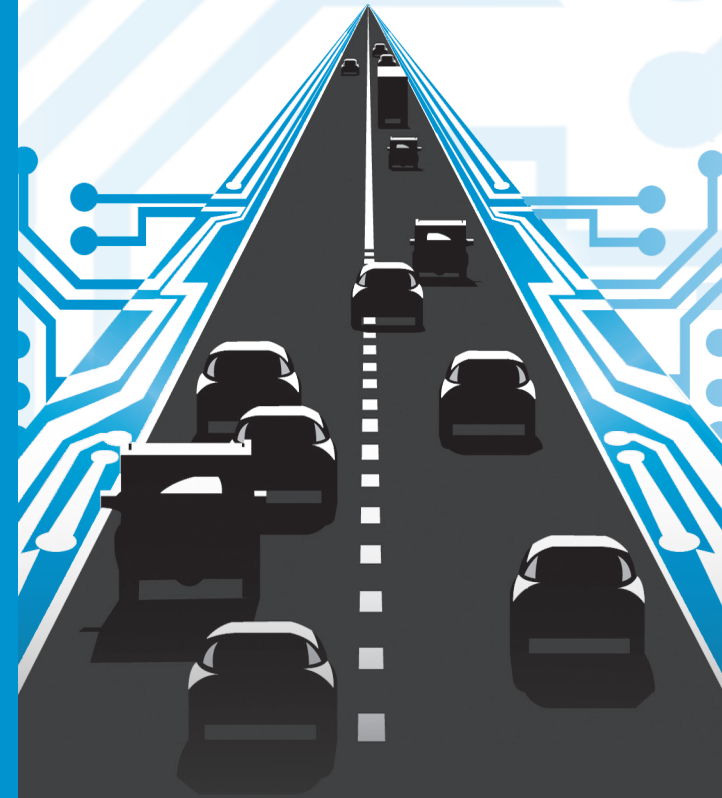
- 1.) Visiting the DMV website at [www.dmv.wv.gov](http://www.dmv.wv.gov)
- 2.) Contacting the DMV through the mail at:

**DIVISION OF MOTOR VEHICLES**  
5707 MacCorkle Avenue SE, PO Box 17020  
Charleston, WV 25317

- 3.) Calling 1 (304) 926-3802 or 1 (800) 642-9066



# West Virginia Online Insurance Verification Program



**WVOLV**  
West Virginia Online Verification

# THE GOALS OF THE PROGRAM

- 1.) Deter vehicle owners who fail to obtain and maintain insurance on their registered motor vehicles
- 2.) Develop a process that will minimize DMV's intrusion on vehicle owners who comply with WV insurance laws
- 3.) Reduce paperwork and telephone interaction between DMV, insurance companies, and agents

## ALL REGISTERED MOTOR VEHICLE OWNERS:

- 1.) Are required to have insurance throughout the entire registration period;
- 2.) Are subject to insurance verification; and
- 3.) Are required to carry the (WV-1) Certificate of Insurance in the vehicle and provide the certificate to law enforcement and DMV upon request.

*Your insurance company provides you with two (WV-1) certificates, one for you to send to DMV and one to keep in the vehicle.*

## HOW AND WHEN INSURANCE COVERAGE IS VERIFIED:

WV DMV has developed the program for online verification of insurance information to enable real time verification of insurance:

- 1.) By the DMV at the time of any registration transaction and periodically as a follow-up to catch motorists who fail to keep insurance on registered motor vehicles
- 2.) By law enforcement at the point of a traffic stop or vehicle crash
- 3.) By the court system at the time of a court appearance if a citation is issued

# ANSWERS TO FAQs

## PLATE SURRENDER

If your insurance is cancelled for any reason, either by you or your insurance company, you must surrender the registration plate. The plate may be mailed to DMV or dropped off at any DMV Regional office. You will receive a plate receipt form (DMV-64) at the time of plate surrender.

If the registration plate has been lost, you must complete the (WV-4S) Vehicle Registration Plate Surrender form. This also may be completed at any DMV Regional office.

## ANTIQUE / SEASONAL USE

If you have a motorcycle, camper, antique, or any other vehicle that is only used for part of the year, you are required to maintain insurance and carry proof of insurance during the time the vehicle is used.

During the time it is stored, you must complete a (WV-4B) Seasonal Statement of Insurance form and submit it to the DMV. This may be mailed or completed at any DMV Regional office.

## SOLD VEHICLE

If you sell your vehicle, please complete a (DMV-1-S) Sold Vehicle Notice and submit to DMV along with the registration plate or proof of plate transfer and proof of insurance on the new vehicle. This may be completed by mail or at any DMV Regional office.

## MINIMUM REQUIREMENTS

You are required to maintain at least: \$20,000 for one crash, one injury; \$40,000 for one crash, two or more injuries; and \$10,000 for property damage as outlined in WV Code §17D-4-12.

## VEHICLE CRASH WITH AN UNINSURED DRIVER

If you are involved in a crash with an uninsured driver, you may file for a judgment through court. You must submit a copy of the court order awarding judgment and the crash report to the DMV. DMV will suspend the driver's license of the uninsured driver as a separate action. The suspension will

remain in effect until the judgment is either paid in full or the defendant has entered into an installment agreement.

## TO OBTAIN A COPY OF A CRASH REPORT

You may obtain a copy of your crash report by contacting the investigating officer or the appropriate law enforcement agency.

# PENALTIES FOR LACK OF INSURANCE

Several administrative penalties are in place for motorists who fail to present proof of insurance during an insurance verification or are found to be driving without insurance by any law enforcement officer.

These administrative penalties affect your vehicle registration and your driver's license, and are in addition to any criminal penalties that may result from a conviction through the court system.

Criminal penalties include fines and/or jail time and have no bearing on the administrative penalties. Dismissal of the ticket through the court system does not release you from your obligation to provide insurance information to the DMV upon request, or negate any license suspension action.

## SUSPENSION OF YOUR DRIVER'S LICENSE

If you fail to show proof of insurance during a notice for verification of coverage, your driving privilege will be suspended. The driver's license suspension period will be enhanced with repeat offenses of "no insurance" within a five year period.

**TICKETS FOR "NO INSURANCE" ARE SEPARATE FROM AN "UNPAID TICKET" SUSPENSION.** Suspension time that is accrued for failure to pay for a ticket or appear in Court for a ticket is a separate action. Therefore, time served for a suspension on an unpaid ticket issue does not count towards time served on an insurance suspension.

**A \$50.00 reinstatement fee is required to reinstate your license after your period of suspension is completed.**